

wherein the embedded content is immediately available to the user and wherein the transaction device is configured to calculate a charge amount in response to usage of the embedded content wherein the charge amount is locally logged within the transaction device .

14. (Amended) A method comprising:

- a. receiving embedded content within a transaction device;
- b. locally storing an charge amount within the transaction device for usage of the embedded content;
- c. providing a local charge account within the transaction device for the charge amount;
- d. utilizing the embedded content in response to the local charge account; and
- e. verifying a validity of the local charge account with a remote device after utilizing the embedded content.

29. (Amended) A method comprising:

- a. receiving embedded content within a transaction device;
- b. utilizing the embedded content through the transaction device in response to receiving the embedded content;
- c. recording a charge amount within the transaction device in response to utilizing the embedded content;
- d. requesting a payment corresponding to the charge amount from a remote device subsequent to using the embedded content on the transaction device; and

e. discontinuing use of the embedded content in response to a denial of the payment.

41. (Amended) A method comprising:

- a. transmitting embedded content from a first transaction device to a second transaction device;
- b. utilizing the embedded content on the second transaction device;
- c. storing a charge amount in the second transaction device in response to utilizing the embedded content on the second transaction device;
- d. automatically requesting a payment of the charge amount from the second transaction device to a transaction clearing house subsequent to utilizing the embedded content within the second transaction device .

47. (Amended) A computer-readable medium having computer executable instructions for performing a method comprising:

- a. receiving embedded content within a transaction device;
- b. utilizing the embedded content through the transaction device in response to receiving the embedded content;
- c. recording a charge amount within the transaction device in response to utilizing the embedded content;
- d. requesting a payment corresponding to the charge amount from a remote device subsequent to using the embedded content on the transaction device; and
- e. discontinuing use of the embedded content in response to a denial of the payment.